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Dr. Manes' work differs from general treatises which have been issued in the United States principally in its emphasis on the general questions which affect all types of insurance. Textbook writers as well as teachers in this country have tended to emphasize individual lines of insurance, probably because of a tendency to interest themselves in a particular branch of insurance, gradually acquiring knowledge of other branches as that becomes possible.

It would be highly desirable if there could be presented for the use of students of insurance a text reflecting United States conditions which would treat as thoroughly the general aspects of insurance as does the present publication. Naturally, since this text is intended primarily for German students, it is largely an exposition of German methods. Reference is made in some degree to other countries, particularly to England and America; the bibliography contained in the first volume does not, however, imply a very broad knowledge of the literature in languages other than German.

Altogether, while there is nothing particularly new or significant in this publication, it is an excellent example of the systematic treatment of a business subject and is well worth the attention of economists, particularly those who have not yet discovered that insurance is worthy of separate consideration in treatises on economic activities.

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#### NEW BOOKS

EPSTEIN, A. *Facing old age: a study of old age dependency in the United States and old age pensions.* (New York: Knopf. 1922. Pp. xvi, 352. \$3.50.)

FORBES-LINDSAY, C. H. A. *Business insurance instructor.* Two vols. (San Gabriel, Calif.: Forbes-Lindsay Sales Service. 1922.)

GREER, W. J. *Common mistakes and errors in insurance policies and their effect upon adjustments.* (Syracuse, N. Y.: N. Y. State Assoc. of Local Insurance Agents. 1922. Pp. 7.)

HAGEN, O. *Das Versicherungsrecht.* Two vols. (Leipzig: Verlag von O. R. Reisland. 1922. 325 M.)

JOHNSON, J. E. *Selected articles on social insurance.* (New York: Wilson. 1922. Pp. xix, 379. \$2.50.)

This supplements earlier volumes in The Handbook Series on Compulsory Insurance and Mothers' Pensions. Arguments pro and con are presented, followed by a classified bibliography of 25 pages, and reprints of selected articles treating of different phases of social insurance.

KELLER, M. *Die Behandlung des Kriegsrisikos in der Lebensversicherung unter dem Einfluss des Weltkrieges.* (Berlin: E. S. Mittler & Sohn. 1922. Pp. 88. 45 M.)

An account of the methods of life insurance adopted in various countries during the Great War, with suggestions for the future derived from

the experience of those years; an excellent summary of what was done, and of what might and what might not be done by the insurance companies. The author does not discuss the duties of the state in regard to the insurance of its soldiers.

R. R. W.

MANTZ, I. P. and MANTZ, P. N. *Total permanent disability benefits, net rates and reserves; also, commutation columns and various derived tables.* (Des Moines, Ia.: P. N. Mantz. 1922. Pp. 105.)

SHERMAN, P. T. *A criticism of bureaucratic propaganda for state insurance.* (New York: Workmen's Compensation Publicity Bureau, 80 Maiden Lane. 1922. Pp. 32.)

STODDARD, F. R., JR. *The state supervision and regulation of insurance rates.* (Albany, N. Y.: Author, Supt. of Insurance of the State of N. Y. 1922. Pp. 29.)

STRONG, E. K. *The psychology of selling life insurance.* (New York: Harper. 1922. Pp. 489. \$4.)

*Proceedings of the fifty-sixth annual meeting of the National Board of Fire Underwriters, 1922.* (New York: 76 William St. 1922. Pp. 155.)

*Unemployment insurance in theory and practice.* Research report no. 51. (New York: National Industrial Conference Board. 1922. Pp. 127. \$1.50.)

*Workmen's compensation supplement to department reports of Pennsylvania.* (Harrisburg: Workmen's Compensation Board. 1922. Pp. 459.)

## Pauperism, Charities, and Relief Measures

### NEW BOOKS

KERBY, W. J. *Poverty, charity and justice.* (New York: Macmillan. 1921. Pp. 196. \$2.25.)

MORGAN, G. *Public relief of sickness.* (New York: Macmillan. 1922. \$1.50.)

*Statistics relating to district courts, poor farms, probate courts, miscellaneous charity and mothers' pensions in Kansas.* (Topeka, Kans.: Board of Administration. 1922. Pp. 20.)

## Socialism and Co-operative Enterprises

*Government and Industry.* By C. DELISLE BURNS. (New York: Oxford University Press. 1921. Pp. 315.)

It is a commonplace among students of history and politics that English history is a record of compromise, of half-way measures, of steps taken only under the pressure of emergency. The process, as it has gone on, has always been carefully scrutinized and appraised by Englishmen standing apart from it. Some of these observers have had direct authority, Disraeli for example; others have none except that derived from their writings, Dicey for example. Their work has always helped to bring some measure of order to the process of development, and to lead it to satisfactory ends.